



Human Resources Department

SAN LUIS OBISPO COUNTY

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DATE: September 16, 2013

TO:

FROM: Cecilia Fontes, Benefits Coordinator

SUBJECT: OPEN ENROLLMENT - COUNTY HEALTH, DENTAL AND VISION PLANS

Open enrollment provides you with the opportunity to enroll in health, dental and vision plans, change health plans and add or delete dependents from your coverage. The open enrollment period **starts September 16, 2013 and ends October 11, 2013**. **The selections you make during open enrollment will be effective January 1, 2014.**

- **Attention All Retirees:** It is very important that you inform Pension Trust of any changes you make directly with CalPERS so that your records will accurately reflect what coverage you have selected and that proper premiums are being deducted from your monthly benefit.
- If you are not making any changes to your health, dental or vision plans, ***you do not need to do anything during open enrollment.***
- **Planning to move?** Before you move don't forget to give Pension Trust your new address.

Retirees currently enrolled in a CalPERS health plan should have already received the "Open Enrollment News" from CalPERS. Open Enrollment publications are available online at:

www.calpers.ca.gov

or:

http://www.slocounty.ca.gov/hr/employeebenefits/Health_Insurance.htm

OPEN ENROLLMENT FAIR
TUESDAY, OCTOBER 1, 2013 from 9:00 – 1:00
Veterans Hall - 801 Grand Avenue, San Luis Obispo
This is your opportunity to talk to representatives from
Blue Shield HMO, Anthem Blue Shield PPO and HMO, Aetna Dental, and VSP

2013 HIGHLIGHTS

- CalPERS 2014 Health Plan Rates
 - Blue Shield NetValue HMO 16.88% decrease
 - Blue Shield Access+ HMO 15.64% decrease
 - PERS Select PPO 31.32% increase
 - PERS Choice PPO 0.16% increase
 - PERS Care PPO 35.70% decrease
 - PORAC PPO 9.04% increase
- Three HMO plans available in San Luis Obispo County starting in 2014
 - Blue Shield NetValue and Blue Shield Access+
 - Anthem Blue Cross Traditional (new for 2014)
- Aetna Dental: No change in rates or benefits in 2014
- VSP Vision: 2% increase in rates, no change in benefit for 2014

HOW TO ENROLL IN HEALTH, DENTAL AND VISION PLANS

During Open Enrollment, retirees can make health plan changes online at my.calpers.ca.gov, by calling CalPERS toll free at 888-225-7377 or by writing to CalPERS Health Account Services PO Box 942714, Sacramento, CA 94229-2714.

- **Please inform the Pension Trust of any changes you make with CalPERS in order to accurately reflect what coverage you have selected and that the proper premium is being deducted from your monthly benefit.**

To enroll in dental or vision please contact Pension Trust (781-5465) to obtain enrollment information. Completed enrollment forms must be returned to Pension Trust before October 11, 2013. Your coverage will be effective January 1, 2014.

- You must provide a copy of your Marriage Certificate/Declaration of Domestic Partnership or an Affidavit of Marriage and dependents social security number when adding a spouse/domestic partner to your health plan.
- You must provide a copy of the birth certificate and social security number when adding a dependent child to your health plan.

VSP (Vision Service Plan)

VSP benefits provide one eye examination and lenses in a 12-month period, and frames in a 24-month period. There is a \$10.00 deductible for the exam and a \$25.00 deductible for frames and lenses. You may use any licensed eye care professional but you will receive a higher level of benefits if you use a VSP contracting provider. You are responsible for any charges exceeding the VSP schedule of benefits. Before seeing a non-VSP provider, it is recommended that you call VSP 800-877-7195 for more details or visit the VSP website at VSP.com.

Retirees enrolled in supplement to Medicare or Managed Medicare Plans should review the vision care benefits provided in their health plan before enrolling in the County's VSP plan.

VSP (Vision Service Plan) PREMIUMS - EFFECTIVE JANUARY 1, 2014			
	Single	2-Party	Family
Monthly Premium	\$ 9.54	\$14.54	\$23.52

Aetna Dental DMO - Plan Benefits

This is only a partial listing of plan benefits. Refer to the AETNA contract for exact terms and conditions.

PROVIDERS	Member must select one panel dentist. Please refer to the list of local AETNA providers at the bottom of this page. For a list of providers throughout California contact AETNA at www.aetna.com				
MAXIMUM COVERAGE	Unlimited				
OUT OF AREA EMERGENCY	Member may receive treatment from any dentist that is more than 50 miles from assigned panel dentist. Member will receive up to \$100 reimbursement per emergency, less any applicable co-payment during any twelve-month period.				
COVERED SERVICES	<ol style="list-style-type: none"> 1. You pay nothing for many dental services, including office visits, x-rays and cleanings. 2. You pay a co-payment at time of service for the following procedures: <ol style="list-style-type: none"> a. Amalgam Fillings - no cost, b. Crown porcelain/ceramic \$185 each * c. Soft Tissue Extraction - no cost d. Partial Bony Extraction - \$45 (each tooth) e. Full Bony Extraction - \$60 (each tooth) f. Subgingival Curettage - \$40 (each quadrant) g. Gingivectomy - \$75 (each quadrant) h. Mucco-Osseou Surgery - \$250 (each quadrant) i. Full Denture - \$300 (each) j. Partial Denture – upper or lower \$300 k. Repair Complete Denture - \$35 l. Space Maintainer - no cost * Base or noble metal is the benefit. 3. Orthodontics - comprehensive: (Must use a panel Orthodontist) Enrollee pays: <table style="margin-left: 20px;"> <tr> <td>Dependent children to age 19</td><td style="text-align: right;">\$2,000</td></tr> <tr> <td>Adults & Full-time students</td><td style="text-align: right;">\$2,000</td></tr> </table> <p>NOTE: The above procedures are subject to the limitations, exclusions, and governing administrative policies of the plan.</p>	Dependent children to age 19	\$2,000	Adults & Full-time students	\$2,000
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Adults & Full-time students	\$2,000				
AETNA DENTAL PLAN MONTHLY PREMIUMS EFFECTIVE JANUARY 1, 2014					
Single - \$30.35	2- Party - \$50.20				
	Family - \$74.18				

Aetna Dental DMO PROVIDERS Located in San Luis Obispo County

Provider ID: 9862443 Williams, Jeffrey Lynn, DDS 236 South Halcyon Rd Arroyo Grande, CA 93420 (805) 489-1495 Provider ID: 9663057 Muenter, Stanley Laurence, DDS 4555 El Camino Real Suite F Atascadero CA 93422 (805) 461-3147 Provider ID: 7031532 Krill, Charles David, DDS 1920 Creston Rd Suite B Paso Robles, CA 93446 (805) 239-2146	Provider ID: 5487410 Nelson, Peter C. DDS Provider ID: 5808251 Latta, Alan Richard, DDS Provider ID: 7595336 Wells, Robert Richard, DDS 1250 Peach Street San Luis Obispo, CA 93401 (805) 544-1877	Provider ID: 7554536 Mansilla, Disbel Rebeca, DDS Provider ID: 7947906 Echeverry, Alejandro, DSS 1551 Bishop, Suite 420 D San Luis Obispo, CA 93401 (805) 547-7010 Provider ID: 9951514 Mission Family Dental – GP Zevallos Miguel Arturo, DDS 4251 South Higuera Street Ste 502 San Luis Obispo CA 93401 (805) 540-5251
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**2014 HEALTH PLAN PREMIUMS FOR “OTHER SOUTHERN CALIFORNIA REGION”
EFFECTIVE JANUARY 1, 2014**

The following monthly premiums apply to retirees with residence zip codes in the following counties: San Luis Obispo, Santa Barbara, Fresno, Imperial, Inyo, Kern, Kings, Madera, Riverside, Orange, San Diego and Tulare.

If your zip code is not within one of the counties listed above please refer to your CalPERS Open Enrollment booklet for the premiums that apply to your region.

« STOP » Read the above paragraph first

Coverage	Blue Shield Access+ HMO	Blue Shield NetValue HMO	Anthem Traditional HMO	PERS Choice PPO	PERS Select PPO	PERS Care PPO	PORAC PPO
Basic Coverage							
Single	\$543.21	\$457.17	\$592.20	\$612.25	\$586.32	\$638.22	\$634.00
2-Party	\$1,086.42	\$914.34	\$1,184.40	\$1,224.50	\$1,172.64	\$1,276.44	\$1,186.00
Family	\$1,412.35	\$1,188.64	\$1,539.72	\$1,591.85	\$1,524.43	\$1,659.37	\$1,507.00
Supplement to Medicare (SM)							
Single	\$298.21	\$298.21	\$341.12	\$307.23	\$307.23	\$327.36	\$397.00
2-Party	\$596.42	\$596.42	\$682.24	\$614.46	\$614.46	\$654.72	\$791.00
Family	\$894.63	\$894.63	\$1,023.36	\$921.69	\$921.69	\$982.08	\$1264.00
Combination Basic & Supplement Retiree (SM) & 1 dep (B)	\$841.42	\$755.38	\$933.32	\$919.48	\$893.55	\$965.58	\$949.00
Retiree (SM) & 2+ dep (B)	\$1,167.35	\$1,029.68	\$1,288.64	\$1,286.83	\$1,245.34	\$1,348.51	\$1,270.00
Retiree & 1 dep (SM), & 1+ dep (B)	\$922.35	\$870.72	\$1,037.56	\$981.81	\$966.25	\$1,037.65	\$1,112.00
Retiree (B) & 1 dep (SM)	\$841.42	\$755.38	\$933.32	\$919.48	\$893.55	\$965.58	\$1,028.00
Retiree (B), & 2 dep (SM)	\$1,139.63	\$1,053.59	\$1,274.44	\$1,226.71	\$1,200.78	\$1,292.94	\$1,501.00
Retiree & 1+ dep (B), & 1 dep (SM)	\$1,167.35	\$1,029.68	\$1,288.64	\$1,286.83	\$1,245.34	\$1,348.51	\$1,349.00

NOTE: The County contribution **has not been** subtracted from these rates. Effective January 1, 2014 the County contribution will increase from \$115.00 to \$119.00 per month for the majority of retirees. Retirees from Management/Confidential and Attorney classifications will continue to receive the County contribution of \$139.00 per month.